

Financial Management

CREDIT CARD OPERATING PROCEDURE

This procedure describes the use of the corporate credit card. The purpose is to insure only appropriate charges are made and that adequate documentation is available to properly record the expenditures made by credit card. These procedures do not change the requirements of CAP Regulations concerning prior authorization to expend Southwest Region CAP funds. This procedure replaces Southwest Region Operating Procedure 173-2 dated 1 October 2005.

1. Authorization for use: The SWR Corporate Credit Card is provided to specific individual authorized by the Commander, Southwest Region CAP. The cards are authorized for purchase of goods and services directly related to the staff officers' scope of duty. Personal use of the corporate credit card is **strictly prohibited. The intent to reimburse the corporation is not justification to use the corporate card for personal purchases.** Cash advances are also prohibited from being charged to the corporate credit card. Any unauthorized use of the corporate credit card will result in immediate termination of credit card privileges as concerns the SWR corporate credit card, and may subject the card holder to disciplinary and/or legal action.
2. Credit Limits: Credit limits are established by the Commander and must be closely observed. Extension of credit limits must be made through the CAP FM, with the concurrence of the Commander.
3. Use of Cards: Credit cards are used to simplify essential purchases in the conduct of business supporting Southwest Region CAP activities, and must be used judiciously. Use of cards must be reported to the CAP FM on a monthly basis. Credit card receipts must be kept for all purchases for monthly submission when statements are distributed. **Legible receipts are required for all charges.** All receipts submitted must be legible in their original form (i.e., total charges cannot be handwritten onto a photocopy of the receipt). Copies must be dark enough to read original printing. Cell phone bills must be attached in their entirety, not just the first page listing total due.
4. Payment of Charges: The CAP FM will email cardholders copies of monthly statements pertaining to their assigned card. Cardholders will verify all charges, scan and email a copy of their receipts (in PDF format) to Regionacct@capnhq.gov along with a completed Visa Certification FY12 SWR form (in Exel format). The purpose for all expenses must be noted on the Visa Verification Form (the IRS expense method of "who, when, why" is a good guide for this). In the event a charge is erroneous, the card issuer and Regionacct@capnhq.gov must be immediately notified. In the event a credit card receipt is missing, a warning letter will be issued to the cardholder, requesting a copy of the bill; on the second occurrence of failure to provide a receipt/explanation for a charge, the credit card privilege will be terminated and appropriate disciplinary action

considered. The CAP FM will insure timely payment is made to the card issuer for all valid charges, and will contest unauthorized/inappropriate charges.

5. Lost or Stolen Cards: Any lost or stolen card must be reported immediately to the credit card issuer and to regionacct@capnhq.gov.

This is not intended to be an all-inclusive guide for use of credit cards, rather a document to permit the reasonable documentation of credit card charges made by the Southwest Region staff. It is, however, directive in the manner in which described actions must be taken. Any questions regarding the implementation of these procedures can be directed to Regionacct@capnhq.gov

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